

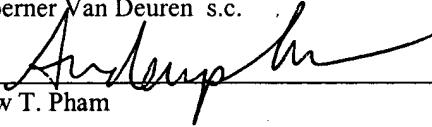


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Reinhart Boerner Van Deuren s.c.

By:


Andrew T. Pham

Date: October 17, 2003

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3628

EXAMINER: FRANTZY POINVIL

In re application of: Edward G.)
McLaughlin and Flint A. Lane)
)
Application No: 09/277,189)
)
Filed: March 26, 1999)
)
Confirmation No. 3185)
Attorney Docket No. 7196-RCE)
Customer No. 22922)

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GROUP 3600

For: ELECTRONIC BILL
PRESENTATION AND
PAYMENT METHOD AND
SYSTEM

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

October 17, 2003

AMENDMENT D

Sir:

In response to the Office Action mailed October 3, 2003, reconsideration of the claims as amended and the Remarks as set forth is respectfully requested.

The U.S. Patent and Trademark Office is authorized to charge any additional fees required to secure the entry of this Amendment Under Rule 1.111, or to credit any overpayment, to Deposit Account No. 18-0882.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this Amendment.

Remarks/Arguments begin on page 12 of this Amendment.



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Approved for use through 10/31/2002. OMB 0651-0031

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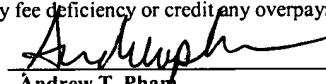
3628

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/277,189
	Filing Date	March 26, 1999
	First Named Inventor	Edward G. McLaughlin
	Group Art Unit	3628
	Examiner Name	Frantzy Poinvil
Total Number of Pages in This Submission	Attorney Docket Number	7196-RCE

ENCLOSURES (check all that apply)

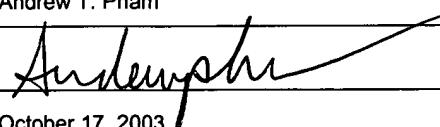
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment D/ Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input checked="" type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s)	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	Applicant believes that all appropriate fees are hereby paid, but authorization is hereby given to charge Deposit Account No. <u>18-0882</u> for any fee deficiency or credit any overpayment.  Andrew T. Pham	

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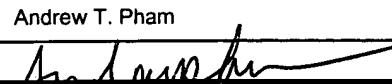
GROUP 3600

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Reinhart Boerner Van Deuren s.c. Andrew T. Pham	
Signature		
Date	October 17, 2003	

CERTIFICATE OF MAILING

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